

Regulatory Transformation

The simple, clear
path to compliance



Hello

Regtick is a new company, with a long history. Our founders have collectively over 50 years experience of leading Digital, Regulatory, Legal and Corporate Transformation initiatives across financial, insurance, and legal sectors.

We believe in the value of design-led innovation. It is why we seek out open and passionate conversations, to hear what our clients and their stakeholders really care about. We solve problems together and we work hard to deliver and embed transformational change. Our approach is focused on combining clear thinking with engaging communication delivered through intuitive technology.

Regtick was conceived to help organisations respond to and deliver compliance with, rapidly evolving and complex regulatory programmes. The agility and discipline that regulatory transformation requires has set the benchmark for firms' wider discretionary change programmes. To solve the need for instant, comprehensive, accurate and secure project data, Regtick has created a bespoke, cutting-edge visualisation platform to measure and reveal, in real-time, the performance of an organisation's entire regulatory transformation programme.

At Regtick, we are on a mission, not just to change how financial organisations deliver regulatory compliance, but to help our clients have oversight of, and drive, ambitious transformation programmes - which in turn improve the efficiency and soundness of the wider financial services ecosystem.

Unlike alternative generic products, our platform is simple to use, and designed specifically for clients in the financial services sector. Regtick has embedded robust security from the start - safeguarding our clients' data with industry standard protection. Regtick's Open Architecture (OA) means that it can be seamlessly connected to your existing technology infrastructure - enabling you to deliver benefits immediately.

Thank you for taking the time to read and consider our material. We would appreciate the opportunity to discover more about your company's vision and the key strategies to achieve its goals. Thank you for the opportunity to explain our approach and how we can help.



Gary Lyons
Founder & CEO

Email: gary.lyons@Regtick.com



Gerry Murtagh
Founder & CTO

Email: gerry.murtagh@Regtick.com

Contact

We bring a **Proven Track Record** of successfully delivering complex regulatory programmes within the world's largest financial institutions. For a free initial consultation, please get in touch:

W: www.regtick.com | E: info@regtick.com



Today's organisations are facing an ever increasing breadth and depth of regulations which are complex, demanding and expensive to comply with. Fines and reputational damage can severely impact a firm's ability to operate effectively and to retain operating licenses and access to markets. In a post-COVID world, teams will continue to work remotely and so, realtime **transparency** and simple clear **workflow** between teams will be essential to manage compliance programmes successfully.

About Regtick

At RegTick, we are **on a mission** to completely redesign how organisations manage regulatory compliance. We are harnessing cutting edge technologies to drive efficiencies in, and improve control over, regulatory and compliance processes. Regtick has been designed by regulatory specialists with 25+ years of successfully delivering complex regulatory programmes of change across financial services.

Solution

Regtick is a visually intuitive software platform which simplifies the management of complex regulatory change programmes so that organisations can reduce cost, improve control & collaboration and evidence compliance with regulations on an ongoing basis.

Unlike existing platforms, our intuitive solution makes it easy to see the progress of all compliance tasks in real time - allowing organisations to make decisions on insights early. We are pushing the boundaries of visualisation software, creating our own technologies to give the viewer the oversight of the end goal of compliance, but also the ability to zoom in on the specific detail of any task that needs resolved.

Features

Regtick's dashboards provide you with a central view over all your firm's regulatory, compliance and transformation projects, allowing you to quickly identify those tasks which are on-track and those at risk of missing delivery deadlines.

- ✓ **Immersive and intuitive User Interface (UI)** so that anyone in your organisation can navigate, read and share progress on regulatory compliance activities
- ✓ **Out of the box workflows** from our growing library of regulatory projects to quickly get your programmes up and running or back on track.
- ✓ **Simple, configurable task workflow** to ensure tasks are completed in the right sequence
- ✓ **Integrated document storage** - to track and retain key artefacts and trace tasks back to regulations. Retain records for future regulatory evidence in line with your retention policy.
- ✓ **Project assurance controls built in** - to guide you through each phase from inception through to delivery.

- ✓ **Follow key tasks** - so that you are notified in real-time when key items change
- ✓ **Track project finances** - to make sure you stay within budget and that benefit cases are realised.
- ✓ **Assign ownership and accountability** - to eliminate ambiguity on responsibilities and ensure workload is balanced.
- ✓ **Simple trend analysis** - to quickly identify which projects are improving and which need help
- ✓ **Insightful MI** - to enable strategic decisions to be made with confidence.
- ✓ **Full Audit history** - so that you can trace through each task and the actions that were taken to comply with each regulation

Technology

Regtick is deployed on Amazon's AWS cloud platform and is designed to integrate seamlessly with your existing systems through secure RESTful APIs.

Robust Security

In addition to world class physical security, deploying on the AWS platform provides RegTick with leading network security capabilities. RegTick is deployed using dedicated AWS Virtual Private Networks, offering significant network security advantages compared to traditional co-located deployments. This ensures data within RegTick is completely isolated at all stages, e.g., in transit, while processing and in storage.

The security and protection of data within RegTick is of paramount importance and therefore all access to RegTick is encrypted using Transport Layer Security (TLS).

Trusted Quality

The implementation and technical operation of the RegTick is carried out by an ISO 9001:2015 and ISO/IEC 27001 accredited and Cyber Essentials certified company. A comprehensive incident response procedure is in place as part of an ISO9001/ISO27001 quality management system and used within the operational procedures of RegTick.

Recognition

We are a young, ambitious company, and we are honoured with the formal and informal recognition we have already received. Most recently, **Regtick** has been granted the Gold-level 'Innovator' award by the UK's Department for the Economy in recognition of the ingenuity and value of our platform.

- ✓ Our solution provides an audited, central repository of regulatory obligations, integrated into a structured project management and compliance system.
- ✓ The unique dynamic visual layout provides an intuitive hierarchy of regulatory project intelligence.
- ✓ All levels of stakeholders from Senior Executives to Compliance Analysts across your firm's global offices can now easily collaborate in real-time and ensure compliance goals & objectives are achieved.

There are two key challenges to effective Portfolio, Programme and Project (P3) Management. The first is maintaining organisational agility at the Portfolio level, to ensure the maximum return on investment for the capital allocated. In essence, continually asking the question: **'Are we delivering the right thing?'** The second is maintaining efficient and flawless delivery, adhering to recognised P3 governance and control standards during the lifecycle of the transformation programme until the benefits are realised, continually checking: **'Are we delivering in the right way?'**

Creating a 'Data Bridge'

The key to addressing these challenges is data. Frequent, consolidated, transparent, clear, useful, comprehensive and accurate data is the critical foundation for effective P3 management. In our experience, P3 data within financial institutions is dispersed, duplicated and inaccessible across multiple different systems and media: PowerPoint slides, shared drives, Sharepoint sites, spreadsheets, email inboxes and hard-copy paper.

In a post-Covid world where distributed working will become the norm, the ability to consolidate, share, interpret and make decisions upon, trusted project data, will be key to the successful implementation of large scale transformation initiatives.

What is needed, therefore is a platform, such as Regtick which is both visually intuitive and simple to use by every member of the transformation team, yet powerful enough to drive forward the transformation programme effectively. From sponsors and senior stakeholders to junior analysts. From the non 'tech savvy' to seasoned and trained P3 experts Our visually intuitive platform enables a simplified view over all work streams and activity.

- ✓ **Pre-populated task-lists** allow you to rapidly get your projects on track.
- ✓ **Easily click through** to gain the latest information right down to individual task level.
- ✓ **Use powerful in-built filters** and searches to only focus on the items you need.
- ✓ **Bring distributed and remote teams together** to share project data and insights in real-time.
- ✓ **View all P3 activity** by progress RAG status, as well as by work stream.
- ✓ **Visually reveal and drill-into the issues** needing management attention in real-time.
- ✓ **Evidence effective command & control** to external regulators as part of Senior Managers Regime and equivalent obligations.

- ✓ **Retain data and decisions** in a clear audit history for future inspections and audits.

Why Regtick?

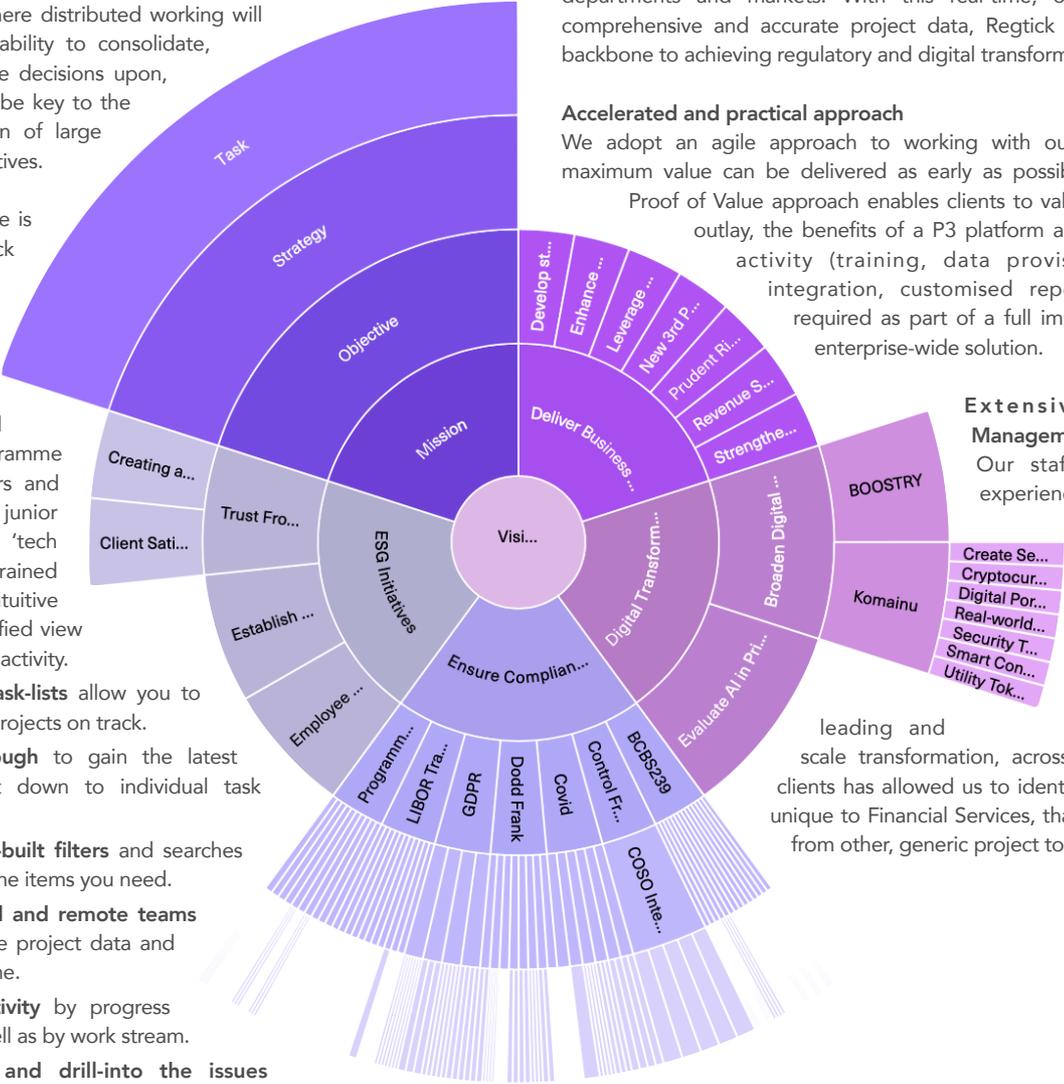
The Regtick solution incorporates a robust top-down structure to capture an Organisation's Vision, Mission, Objectives, Strategies and Tasks (VMOST). This creates a clear data bridge, ensuring that all Transformation activity is connected and aligned, across regions, entities, departments and markets. With this real-time, open, clear, useful, comprehensive and accurate project data, Regtick acts as the critical backbone to achieving regulatory and digital transformation ambition.

Accelerated and practical approach

We adopt an agile approach to working with our clients, ensuring maximum value can be delivered as early as possible. Our pragmatic Proof of Value approach enables clients to validate, with minimal outlay, the benefits of a P3 platform and any preparation activity (training, data provisioning, systems integration, customised report development) required as part of a full implementation of an enterprise-wide solution.

Extensive Programme Management Expertise

Our staff have first-hand experience of leading P3 programmes in many of the world's largest financial institutions. Our experience of successfully delivering large-scale transformation, across a wide range of clients has allowed us to identify the key features unique to Financial Services, that set Regtick apart from other, generic project tools.



Regulatory Library

At Regtick, we have a Vision where advances in technology bring the regulators and regulated together to minimise regulatory ambiguity and in turn, increase the overall safety and soundness of the global financial system.

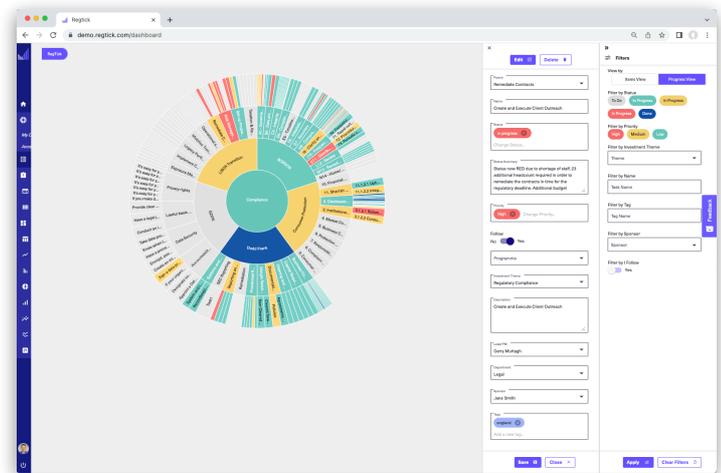
Key Challenges

If you consider the regulatory compliance process end-to-end, then one of the first and most important steps is how the regulations are defined and published by regulators and subsequently interpreted by the regulated entities. Across the global financial system, each country has its own process for defining rules. Some are principles based, some are procedural based. Some are high-level, some are more prescriptive. For an organisation such as a global financial institution, being able to keep track of the regulations for each country in which they operate can be repetitive, costly and open to significant risks of mis-interpretation and non-compliance. Rules are issued in legislative documents, which then need to be reviewed and understood and then action plans agreed within firms covered by the legislation. Project teams will then work with Legal and Compliance colleagues to determine how to 'eat the elephant' - taking the rules, determining the applicability to the firm and breaking them down into smaller and smaller tasks and sub-tasks that can be managed and tracked at a granular project level so that new operational processes, technology changes, data standards or governance & control structures can be implemented ahead of regulatory deadlines.

Mistakes or omissions in the interpretation of these rules at the set-up stage of a regulatory change programme can cause significant project delivery, financial, compliance, reputational and customer service risk.

Our Approach

Regtick helps regulators and the regulated reduce cost and risk within the rule issuance and adoption process. We do this through our **digital regulatory library**. This ever-growing list of regulations is supported by a broad network of legal and compliance experts. Unlike a traditional library, however, our digitalised repository enables continual refinement and updating as new rules and guidance are issued by regulatory bodies. These updates can then be easily applied to new or in-flight programmes of work to ensure any work performed is always of value.



Key Features

Regtick's regulatory library enables users to:

- ✓ **Easily view all applicable regulations**, as well as drill down into specific detail through our simple and intuitive visual interface
- ✓ **View the status** of upcoming regulations before they are effective, so that you can prepare your organisation for implementation
- ✓ **Assign priority** of sections or specific paragraphs within the regulations so that you can quickly filter and share across your organisation
- ✓ **Follow** regulations so that you are notified in real-time when they are updated.
- ✓ **Ensure traceability** from legislative paragraph right through to work plan design and execution
- ✓ **Perform swift impact analysis** on operational resilience by using tags to map legislation to business service processes
- ✓ **Apply pre-packaged workflows** for each regulation to ensure you get your programme up and running (or back on track) quickly

Risk Management

Continuing increases in the scale, complexity and inter-connectedness of organisations and in the pace of transactions demand that institutions employ sophisticated risk management techniques and monitor rapidly changing risk exposures. Regtick significantly reduces the cost of acquiring, managing and analysing risk data - enabling effective risk management within and across institutions.

Fundamental elements of sound risk management

The risk management activities within each institution can be unique, built around the roles and capabilities of teams, individuals, products, structure and objectives of each company. However, certain risk management principles apply to all business and non-profit organisations. The tone for risk management culture needs to come from the top. Each organisation's senior management and governing board must set the risk appetite by establishing appropriate policies, limits, standards and procedures. Ensuring these are followed and enforced is also key. Comprehensive, accurate, timely, succinct and useful Risk MI enables management to monitor the organisation's alignment with the firm's Risk Appetite.

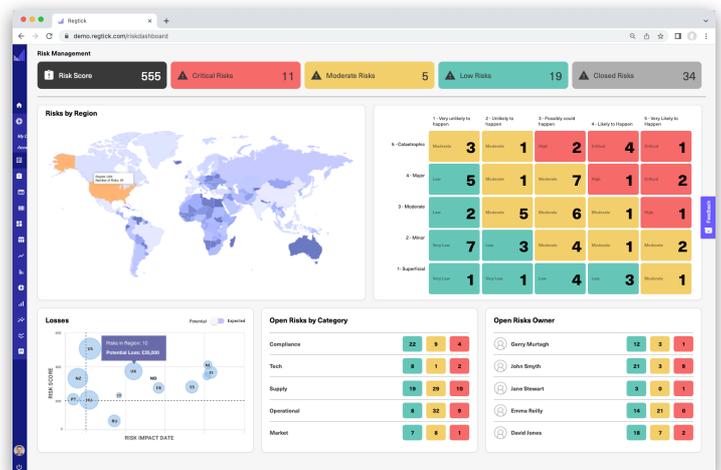
Regtick Risk Management

While complexity of risks may vary across functions, firms should have a consistent way of collating, measuring, testing and evaluating risk. Following standard methodology enables senior management to make effective decisions and ensures the Board can provide strong oversight.

Regtick's Risk Management module is designed with these sound principles in mind, which makes it perfectly suited to both large-scale, global and complex enterprises as well as small and local firms.

Regtick's design includes:

- ✓ **A central cloud-based solution** to ensure risks are acquired across all locations and functions, enabling a holistic view of the risk exposure
- ✓ **Clear ownership and accountability** for each risk is enforced so that there is no ambiguity as to responsibility for resolution.
- ✓ **An intuitive dashboard** to allow users to quickly zoom in on the most pressing items so that risks can be addressed as quickly as they arise
- ✓ **Embedded MI and charts** which enable Risk Proximity, Likelihood and Impact to be reported and acted upon
- ✓ **Risk Mitigation** activity which can be tracked through to closure.
- ✓ **Cost tracking of risk mitigation** steps taken to ensure the expenditure is commensurate with the impact of the risk



- ✓ **Management of potential and residual risk** exposures to ensure mitigation plans remain effective
- ✓ **Standardisation of Risk Metrics** across functional and regional silos
- ✓ **A simplified risk capture process** (user experience), to enable a 'speak up' culture for identifying and reporting risks
- ✓ **A web-enabled solution** which you can take with you on site to capture and test risk mitigation steps
- ✓ **In-built accelerators** which continually assess your risk data to notify you of any key changes
- ✓ **In-built Regtick Analytics** to reveal areas where there are risk concentrations - fast-tracking the steps to identify root causes and put in place the appropriate mitigation steps.

Workflow & Case Management



A common challenge with addressing complex regulations is how to bring experts from multiple teams together seamlessly, in the right sequence at the right time...

Creating a project team from subject matter experts across functionally or geographically siloed internal departments or external consultants and Legal counsel, can be challenging, especially in a post-COVID working environment.

Regulations often require teams to follow tasks in a defined sequence. Coordinating these steps can quickly become complicated, especially if the data your team needs is hidden across multiple organisations or departments in emails, shared drives, spreadsheets or paper documents.

If you don't line up the tasks in the right way, then critical pieces of work get blocked. Without clear visibility over which tasks are impacted, all the other pieces of work that you need to do start to pile up and keep you from completing the work you could be doing.

This puts your firm's compliance at risk.

Pipelines

Regtick comes pre-populated with Pipelines. These are industry best-practice tasks that can be followed in order to comply with regulations. These out-of-the-box Pipelines take a process that's usually complex – customer on-boarding for example - and then streamlines it for you.

With Pipelines, you'll spend less time *coordinating* and more time *doing* the work that's most important to you. For example, you can build a pipeline that coordinates LIBOR Contract Remediation, or Customer Due Diligence checks.

Since Regtick is cloud hosted, everyone in your team can access it, no matter where they are working from. All the information is in one central, trusted and secure location, shared collaboratively in real-time, cutting down on back-and-forth messages and reducing delays. This means that there are no more hidden blockers to impede progress on tasks. Built-in dashboards give Management full transparency over the status of each Case in the Pipeline, so they can resolve issues before they impact the team's productivity.

'Pipeline Builder' by Regtick

Customers have found Regtick's pre-installed Pipelines so intuitive and straightforward to use and have delivered measurable benefits in processing times, accuracy and cost & error reduction. That's why we are now launching 'Pipeline Builder' by Regtick. This allows a user to configure their own Pipeline of tasks that they can manage on their own, or with other team members, for example: resolving settlement disputes, or performing End of Day procedures.

Features

Regtick's Pipelines allow you to:

- ✓ **Collaborate on tasks** - through an intuitive visual platform.
- ✓ **Easily share tasks** - implement a 'follow-the-sun' collaboration on tasks using open and transparent task updates.
- ✓ **Retain data and decisions** - in a clear audit history for future inspections and audits.
- ✓ **Follow best-practice workflows** - that come pre-packaged within Regtick.
- ✓ **Create your own Pipelines** - using Regtick's Pipeline Builder.
- ✓ **Set alerts against Service Level Agreements** - to ensure you respond to customers within the timeline you have agreed.

Show your team a smarter, faster and more productive way of working with Pipelines by Regtick.

The simple, clear path to compliance.

